

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

PADALINO, Ronald, et al.

Application No.

09/387,381

Filed:

September 2, 1999

For:

SYSTEM AND METHOD FOR
AUTOMATED DEBITING AND SETTLING
OF FINANCIAL TRANSACTIONS

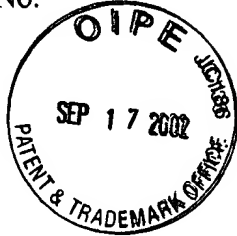
Examiner:

Wasylchak, S.

Group Art Unit:

2164

Assistant Commissioner for Patents
Washington, DC 20231



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AMENDMENT AND REMARKS

Sir:

In response to the Office Action mailed March 27, 2002, please amend the above-identified U.S. patent application as follows:

In the Claims:

Please add the following new claim 76:

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- B1* 76. (New) A method for automated settlement of a financial transaction, comprising:
- receiving information identifying a foreign branch bank, a caller language, and a caller;
 - bridging the caller to a home bank;
 - receiving a request for a financial transaction consisting at least in part of dispensing of a currency by a foreign branch bank to the caller;
 - communicating with the caller in the caller's language;